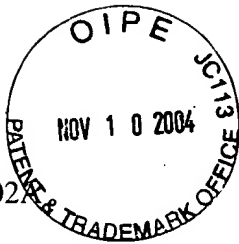


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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Timothy Walker
Appl. No. : 09/737,168
Filed : December 13, 2000
For : ELECTRONIC FINANCING
SYSTEM
Examiner : Steven R. Wasylchak
Group Art Unit : 3624

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

November 8, 2004

(Date)

Mincheof Kim, Reg. No. 51,306

AMENDMENT AND RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action mailed July 7, 2004 in the above-identified application. Applicant submits the following items for consideration in connection with the application.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Amendments to the Drawings begin on page 7 of this paper.

Remarks/Arguments begin on page 8 of this paper.

11/10/2004 EABUBAK1 00000063 09737168

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02 FC:2202

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